

KEY SBA INFORMATION WITH 2009 STIMULUS ENHANCEMENTS

Maximum Guaranty Percentages (Temporary increase)

Regular 7(a) loans of \$150,000 or less.....**90%**
 Regular 7(a) loans greater than \$150,000.....**90%**
 Export Working Capital Program.....**90%**

Sm./Rural Lender Adv. (\$350,000).....**90%**
 SBAExpress (\$350,000 maximum).....**50%**
 SBA Export Express (\$350,000).....**90%**
 SBA Patriot Express (\$500,000).....**90%**

Guaranty Fees on loans exceeding 12 months in maturity. Temporary elimination of loan fees due to the implementation of the 2009 American Recovery & Reinvestment Act.

Guaranty Fee on all loans up to 12 months in maturity is 25% and must be submitted with the application

Lender Annual Service Fee: 0.55% of the outstanding balance of the SBA guaranteed portion of the loan. The fee is prorated and submitted monthly with your 1502 report (See Colson Services below for contact information). This fee may not be passed on to the borrower.

Interest Rate Limits

Term less than 7 yrs – WSJ Prime, *LIBOR base or SBA Peg + 2.25%

Term of 7 yrs or more – WSJ Prime, *LIBOR base or SBA Peg + 2.75%

(*LIBOR base calculated at LIBOR + 3%)

Loan of \$25,000 or less may add 2%

Loans of \$25,001 to \$50,000 may add 1%

SBAExpress limits are:

Your prime rate + 4.5% for loans over \$50,000

Your prime rate + 6.5% for loans of \$50,000 or less

West Virginia District Office Lender Relations Contacts

	Telephone	Individual Fax	e-mail addresses
Tom White	(304) 623-5631 ext. 223	(202) 292-3631	thomas.white@sba.gov
Emma Wilson	(304) 347-5220	(202) 481-1864	emma.wilson@sba.gov

Key Web Sites

SBA Lender Homepage	www.sba.gov/aboutsba/sbaprograms/elending/index.html
West Virginia District Office Homepage	www.sba.gov/wv/
SIC, NAICS codes and Size Standards	https://eweb1.sba.gov/naics
Franchise Registry Homepage	www.franchiseregistry.com/registry/
Immigration and Naturalization	www.uscis.gov
Exporting	www.export.gov

Important Addresses

West Virginia District Office
 Federal Building
 320 West Pike Street, Suite 330
 Clarksburg, WV 26301
 (304) 623-5631
 Fax (304) 623-0023

Charleston Branch Office
 405 Capitol Street, Suite 412
 Charleston, WV 25301
 (304) 347-5220
 Fax (304) 347-5350

Guaranty Fee Payments
 Small Business Administration
 Denver Finance Center
 Denver, CO 80259

SBAExpress & PLP Loan
 6501 Sylvan Road, Suite 111
 Citrus Heights, CA 95610
Fax (916) 735-0640

Colson Services
 2 Hanson Place, 7th Floor
 Brooklyn, NY 11217
 (877) 245-6159
info@colsonservices.com
www.colsonservices.com

Little Rock Commercial Loan Servicing Center
 2120 Riverfront Dr., Ste100
 Little Rock, AR 72202
 (501) 324-5871
 Fax (202) 292-3878
Lrsc.servicing@sba.gov

National Guaranty Purchase
 1145 Herndon Parkway
 Herndon, VA 20170
 (703) 487-9283
 Fax (202) 481-4674
loanresolution@sba.gov
 Hours: Monday to Friday
 7:30 am to 6:30 pm

7(a) Processing Center
 6501 Sylvan Road, Suite 111
 Citrus Heights CA 95610
 (916) 735-1960
 Fax (916) 735-1554
 or
 262 Black Gold Blvd.
 Hazard, KY 41701
 (606) 436-0801
 Fax: (606) 435-2400
7aloanprogram@sba.gov

**Questions? Call WVDO at
 (800) 767-8052 ext. 8**

Updated 4/2/09